

Exhibit D

**IN THE UNITED STATES DISTRICT COURT
FOR THE EASTERN DISTRICT OF VIRGINIA
Richmond Division**

**MICHAEL T. DREHER,
Individually and on behalf of a class
similarly situated persons,**

Plaintiff,

v.

Civil Action No. 3:11cv624 (JAG)

**EXPERIAN INFORMATION SOLUTIONS, INC.,
CARDWORKS, INC., and
CARDWORKS SERVICING, LLC,**

Defendants.

AFFIDAVIT OF TODD APFEL

I, Todd Apfel, being first duly sworn upon oath, hereby depose and say:

1. I am a resident of Iowa, over eighteen years of age, and by my own free will state the following true facts.
2. In 2004, my partner (Luise Lesser) and I created both Kwitchurbeliakin LLC and Arnie's Bowling and Recreation Center Inc., to purchase a bowling center in Michigan.
3. During the course of events of the purchase process and filing for a liquor license, we noticed that because of my 1996 OWI (and I am not sure as to why we couldn't use Luise Lesser) but we needed someone else in our corporation(s) (which we had not yet created) that would be suitable to the State of Michigan in order to get approval for the bowling alley's liquor license.

4. In order to get the State of Michigan's approval of the liquor license for the bowling alley, we asked my cousin, Michael Dreher, to be on our Board of Directors (for both Kwitchurbeliakin LLC and Arnie's Bowling and Recreation Center Inc.), to which he agreed.

5. I am sure that I have paperwork somewhere showing that Michael Dreher is on the Board of Directors for both companies but as of right now I am still unable to find it.

6. The purchase of that bowling center in Michigan fell through and at the same time Thunderbird Lanes in La Porte, Indiana became available for purchase, so we kept our corporations and purchased Thunderbird Lanes.

7. A couple of years after the purchase of Thunderbird Lanes, it became evident that the bank was unwilling to work with us on giving us a line of credit (due mostly to Luise Lesser's cancer issues and the money we owed because of that), so I approached Michael Dreher and asked if he would be willing to let us use his credit to apply for a company credit card through Advanta.

8. Michael Dreher agreed to let us use his credit to apply for a company credit card through Advanta, and he sent to me a copy of his Drivers License, his Social Security number, and a filled out personal financial statement.

9. Michael Dreher knows that we obtained this credit card from Advanta in his name for use by Arnie's Bowling and Recreation Center, Inc.

10. Michael Dreher knows that Arnie's Bowling and Recreation Center, Inc. used the credit card to pay for the bowling center's business expenses.

11. I communicated with Michael Dreher, both on the telephone and in emails, about the bowling center business and the use of the Advanta credit card in his name to pay the bowling center's business expenses.

12. I am sure that emails exist between me and Michael Dreher about the bowling center business and the use of the Advanta credit card in his name, but as of right now I am not able to locate them. I believe that I cannot locate these emails because we do not have access to the bowling center's documents any longer. Before filing for bankruptcy, the bank seized our business and the managers hired by the bank to run the bowling center had taken almost all of our business and personal files from the business and much of it was never returned. Later, after we filed for bankruptcy, Gary Boyn was named Trustee for the Arnie's Bowling and Recreation Center, Inc. bankruptcy case in January 2011, and he named Garry Johnston and Jason Johnston the managers of Arnie's Bowling and Recreation Center, Inc. We were told by Garry Johnston that all paperwork, files and computers of Arnie's Bowling and Recreation Center Inc. were to remain on the premises.

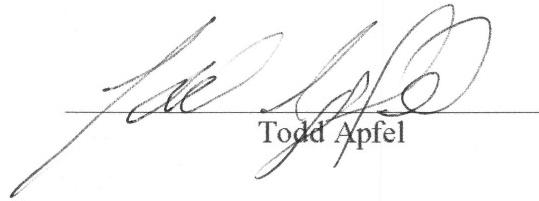
13. Also, sometime during the spring of 2011 someone (I assume the new managers of Arnie's Bowling and Recreation Center Inc.), shut down the BowlIndiana website and email accounts we had, thus I am unable to provide any emails that were made from my email account with Michael Dreher.

14. As best I can recall, I communicated with Michael Dreher about the bowling center business and the use of the Advanta credit card in his name to pay the bowling center's business expenses at his work email address of Redacted@wileyswilson.com.

15. I also communicated with Michael Dreher via text message about the bowling center business and the use of the Advanta credit card in his name to pay the bowling center's business expenses at his phone number of [Redacted](tel:Redacted).

16. We used the Advanta credit card only for making online payments to our vendors and the credit card was never used for personal use.

17. I have read this Affidavit consisting of four (4) pages and affirm that the statements herein are based upon my own personal knowledge, and are true and correct to the best of my knowledge and belief.

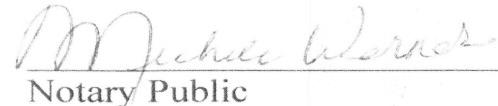


Todd Apfel

STATE OF IOWA

CITY/COUNTY OF TAMA, to-wit:

Before me a notary public, personally appeared Todd Apfel, this 25 day of October, 2012, and acknowledged he has executed the foregoing Affidavit by signing his name to it in my presence in the state and city/county aforesaid.



Michele Werner
Notary Public

My commission expires:

Active 20146568v2 241686.000001

